Nicolet NATIONAL BANK

Real People.
Real Conversations.

FEE SCHEDULE
Commercial Services and Fees

Fees and Charges. The following fees and charges may be assessed against your account:

ATM AND DEBIT CARDS
- Initial Card No Charge
- Replacement Card $5.00
- Replacement Card - rush order/special delivery $50.00

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OP) FEES
Commercial Accounts*
- Overdraft Fees-(Paid NSF ltem(s) Fee) $35.00
- Non-Sufficient Funds -Returned Item Fee (Returned NSF Fee)** $35.00
- Continuous overdraft (per business day after 5 business days) $5.00
- No Maximum OD fees assessed per day
- No Maximum NSF fees assessed per day
- Overdraft Line of Credit (subject to credit approval) Annual Fee $25.00
- Overdraft Protection Line of Credit Advance (per advance; increments of $100) $6.00
- Prearranged Overdraft Advance from Savings or Money Market (Fee per advance. $6.00 (Increments of $250.00)

ITEM HANDLING CHARGES
- Returned Item (Deposited) Fee $10.00
- Redeposit Item Fee $5.00
- Check Reject Fee (per item) $5.00
- Customized or Special Instruction Handling - Return Deposited Items Fee $20.00
- Stop Payment Request $35.00
- Online Stop Payment Request $20.00
- Duplicate Deposit Item $10.00
- Foreign (non-U.S.) Deposit Item $7.00
- Foreign Returned Deposit Item $30.00

WIRE TRANSFER FEES
- Domestic Incoming $20.00
- Domestic Outgoing $25.00
- International Incoming $20.00
- International Outgoing $45.00
- Wire Confirmation- Mailed $15.00
- Wire Special Handling $100.00

OTHER SERVICE CHARGES AND FEES
- Account Inactivity Fee (per month, if account balance is $500 or less) ** $5.00
- Account Research and Reconciliation (per hour) $40.00
- Cashier's Check- Checking account customer (3 free per month) $5.00
- Cashier's Check- Non-Checking account customer $5.00
- Rolled coin (per roll) $0.25
- Strapped currency (per strap) $0.75
- Foreign Draft (plus Cost) $30.00
- Payoff Fee/Expedited Statement Fee $25.00
- Garnishment $100.00
- Levy $100.00
- Mailed Statement^ $8.00
- Mailed Statement w/Images^ $10.00

OTHER SERVICE CHARGES AND FEES-Cont.
- Duplicate Mailed Account Statement $10.00
- Unsigned Check Processing (per check) $10.00
- Money Service Business (MSB) Risk Management - (per monthly statement) $350.00
- Vault Cash Services Monthly Bases $150.00

Custom Statement Date $25.00
Foreign Currency (Special Order) $15.00
Foreign Currency orders under $1000 (additional fee) $7.00

SAFE DEPOSIT BOX FEES

Safe Deposit Box Late Fee $10.00
Replacement Key $30.00
Safe Deposit Box Drilling and New Lock/Key Fee $250.00

FOREIGN TRANSACTION FEES

Mastercard® Currency Conversion Fee 0.20% of transaction
Mastercard® Cross-Border Fee 0.90% of transaction

*NSF items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
**If the same item is presented multiple times; it may incur multiple NSF or overdraft fees.
***Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts, after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.
^Statement fees apply to all Business Deposit Products (except Agri-Business checking)
®Mastercard is a registered trademark of Mastercard International Incorporated.

The above services and fees are subject to change without notice, unless prohibited by law. Effective as of 7.20.2026.

Sales tax applies to service fees for accounts maintained in Iowa.